



1/23

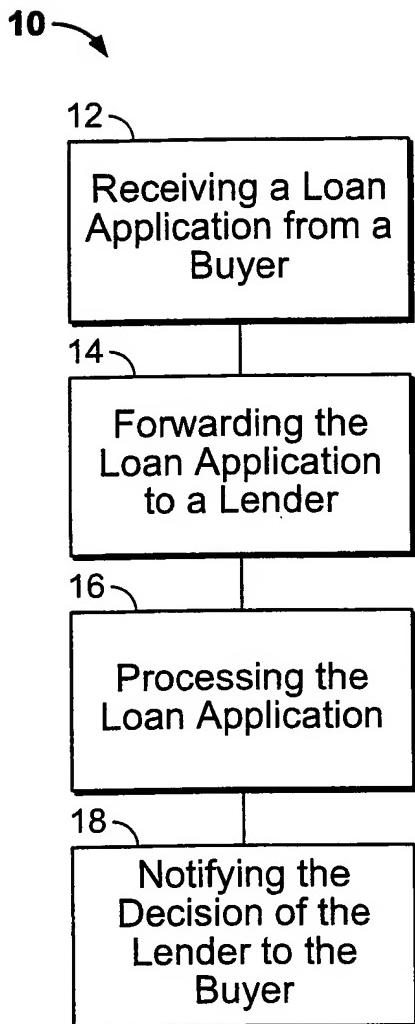


FIG. 1

2/23

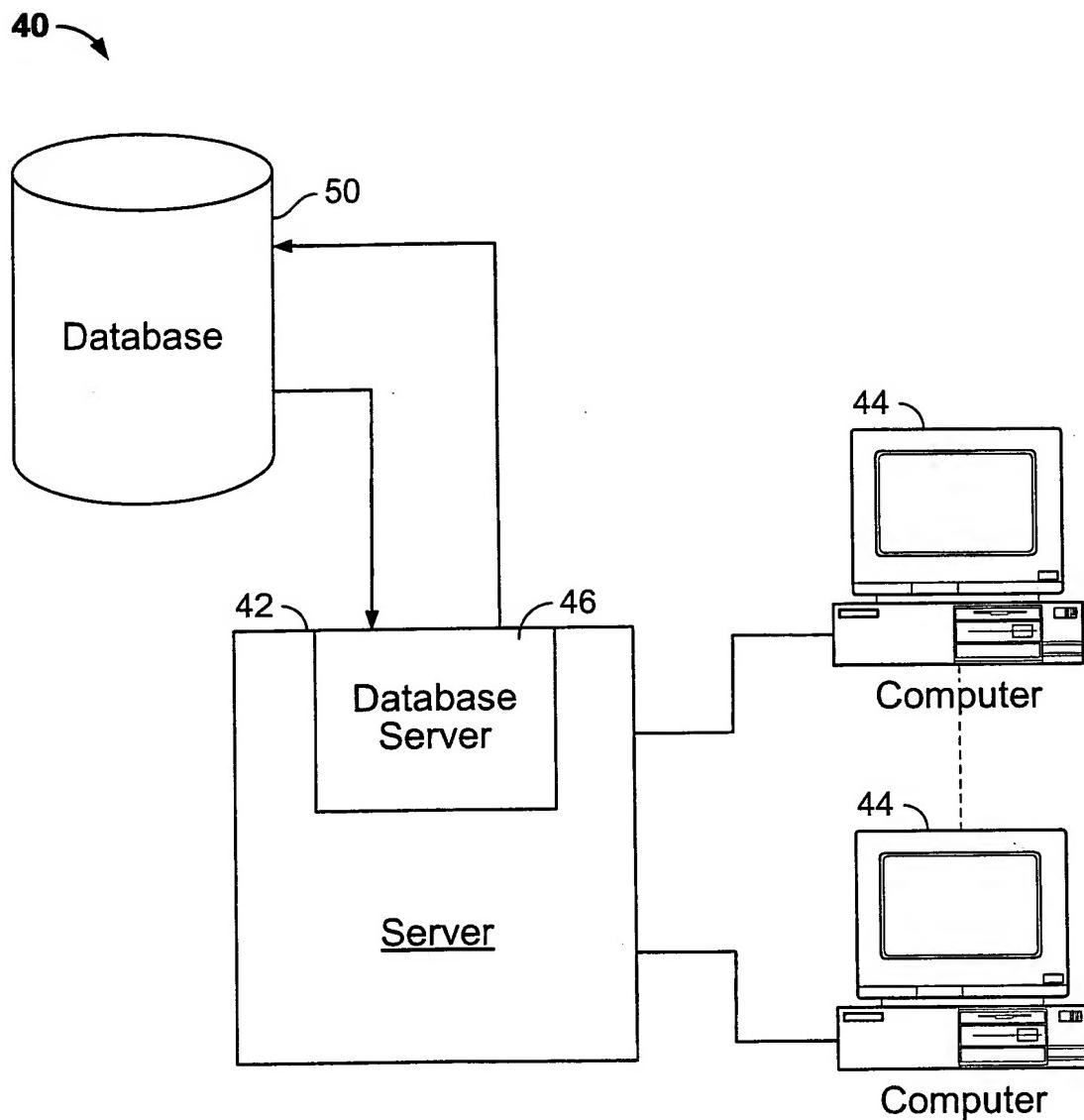


FIG. 2

3/23

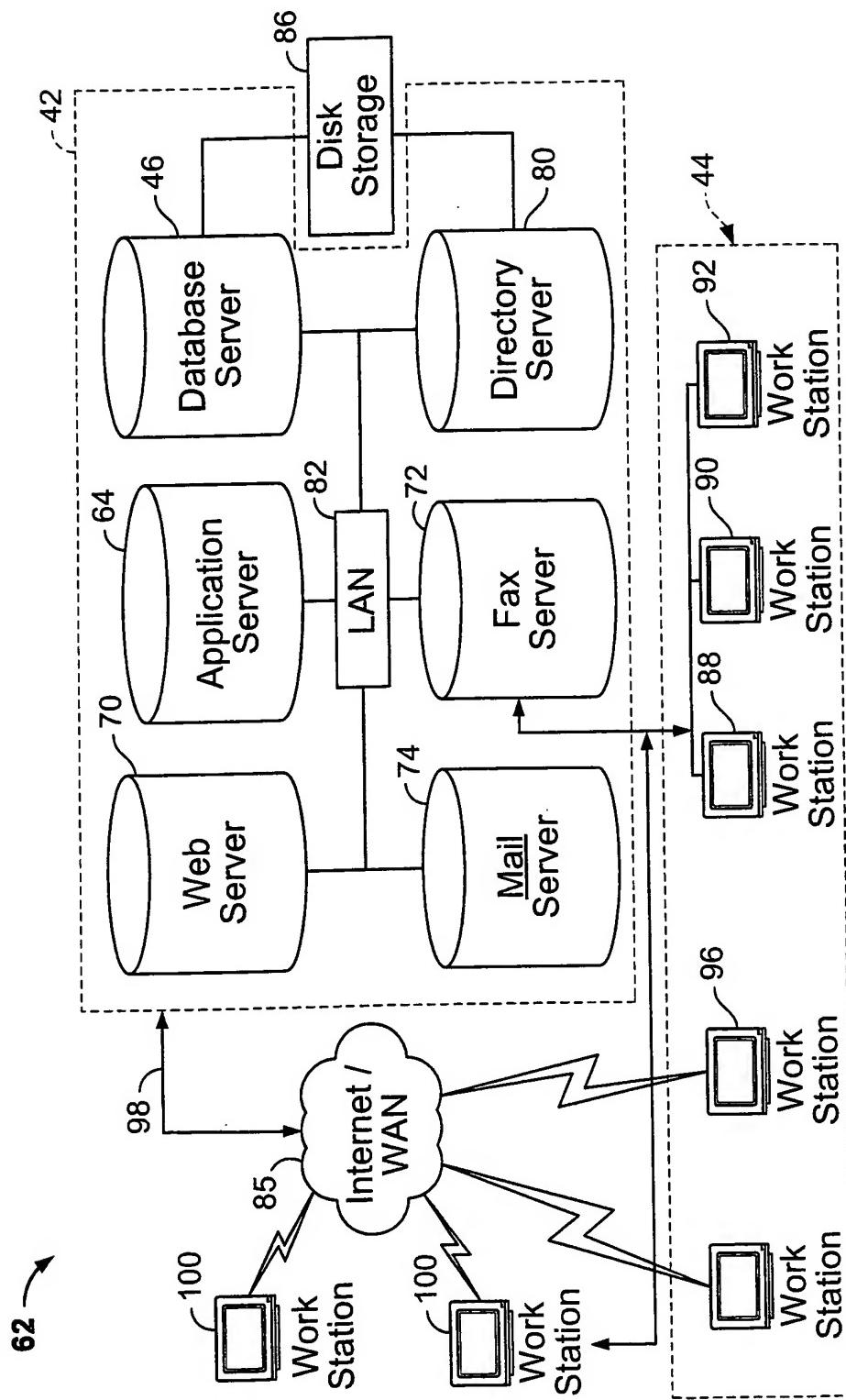


FIG. 3

4/23

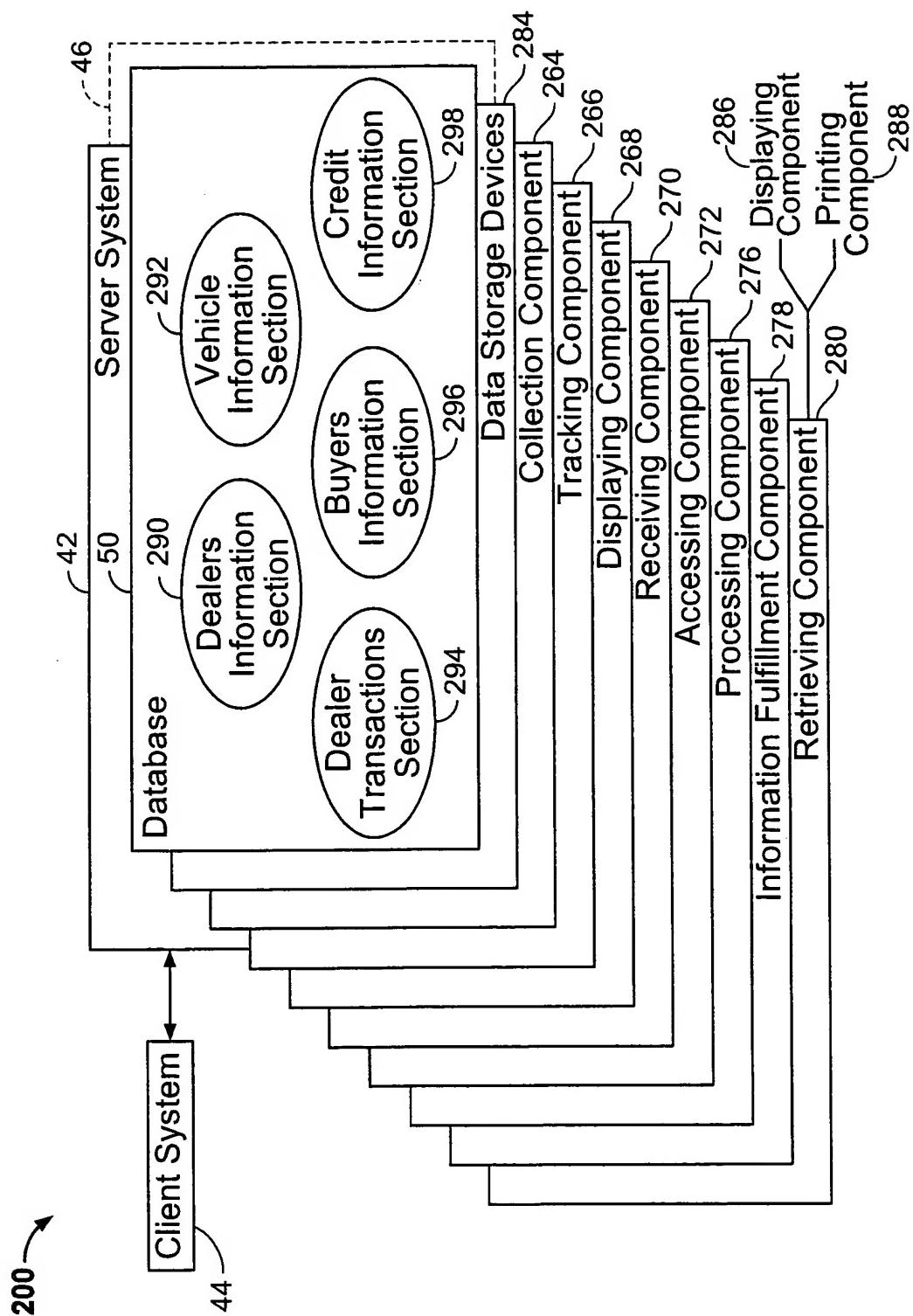


FIG. 4

5/23

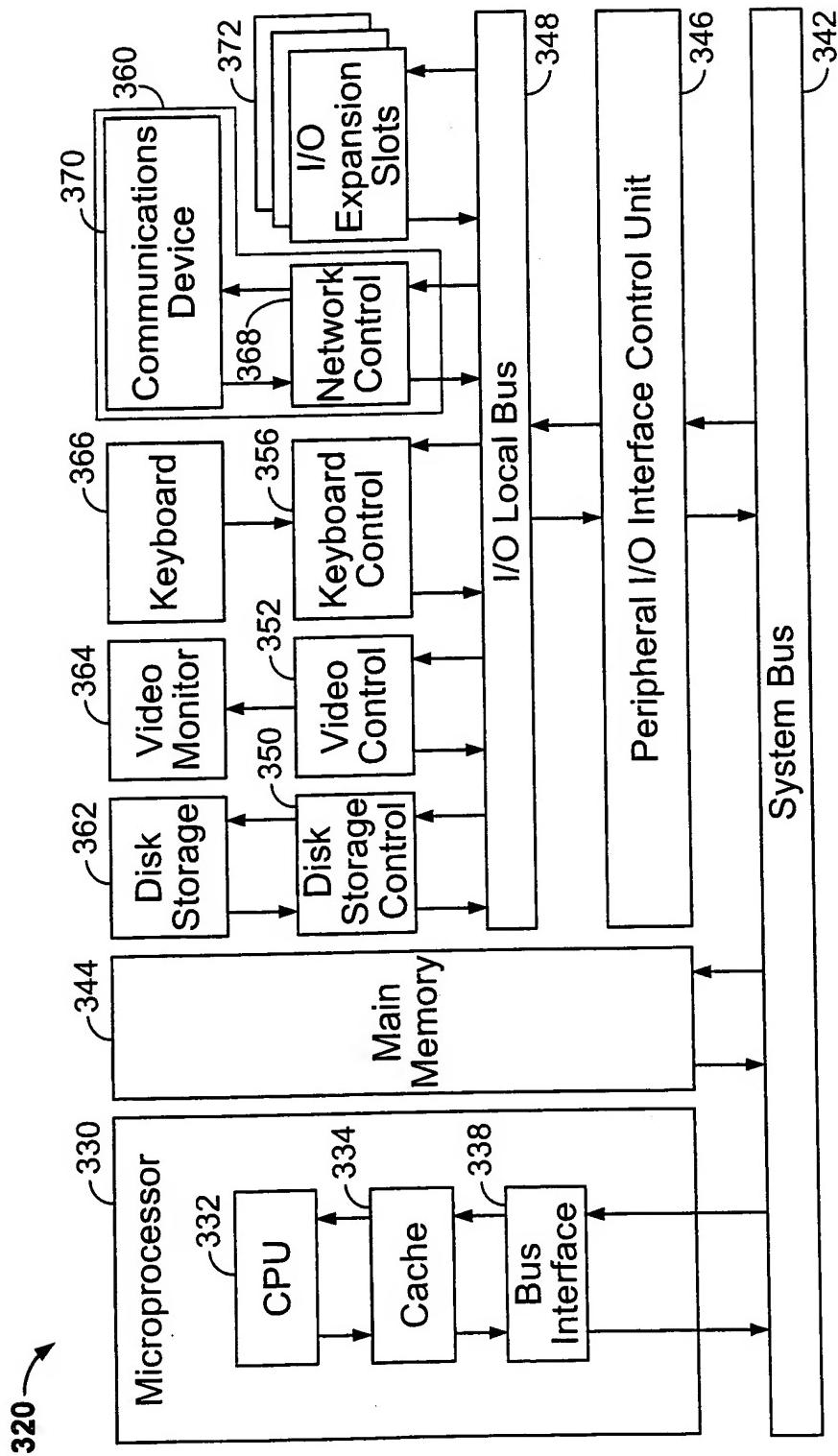


FIG. 5

6/23

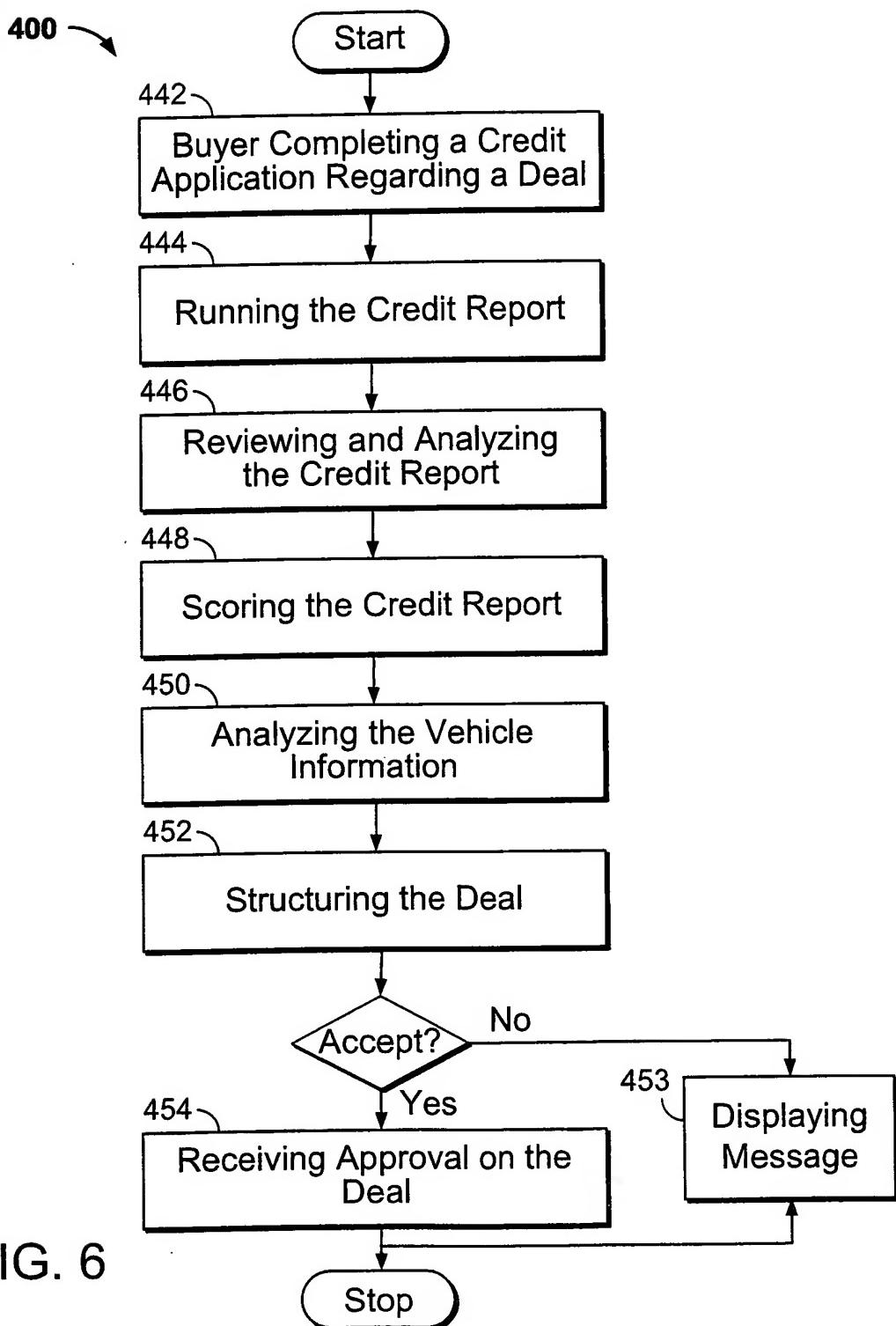


FIG. 6

7/23

Financial Buy Program v3.0.9.7		Financial																																																																													
08/09/2001 01:44 P California, Exp:05/23/2001		4751 Wilshire Suite 115 Los Angeles CA 90010																																																																													
Email:westlake@nowcom.com		Phone: Fax: 482																																																																													
Customer Name: 484 Natu J. Patel																																																																															
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<p>945</p> <p>946</p> <p>947</p> <p>948</p> <p>949</p> <p>950</p> <p>951</p> <p>952</p> <p>953</p> <p>954</p> <p>955</p> <p>956</p> <p>957</p> <p>958</p> <p>959</p> <p>960</p> <p>961</p> <p>962</p> <p>963</p> <p>964</p> <p>965</p> <p>966</p> <p>967</p> <p>968</p> <p>969</p> <p>970</p> <p>971</p> <p>972</p> <p>973</p> <p>974</p> <p>975</p> <p>976</p> <p>977</p> <p>978</p> <p>979</p> <p>980</p> <p>981</p> <p>982</p> <p>983</p> <p>984</p> <p>985</p> <p>986</p> <p>987</p> <p>988</p> <p>989</p> <p>990</p> <p>991</p> <p>992</p> <p>993</p> <p>994</p> <p>995</p> <p>996</p> <p>997</p> <p>998</p> <p>999</p> <p>1000</p>																																																																															

FIG. 7

** Approval based on verification of above information and receipt of required Slips

8/23

494

Westlake Financial Services
Dealer Contract Checklist

Dealer_____

Today's Date_____

Customer_____

Contract Date_____

First Pmt Due_____
(send if due within 10 days)

From Dealer:

1. Complete, Signed Original Credit Application (Including COMPLETE Landlord and Bank Account Information)
2. Motor Vehicle Contract and Security Agreement-Original and Assignment Copy (Signed Front And Back by Dealer)
3. Book sheet
4. WESTLAKE Guarantee of Title
5. Verification of Insurance Showing Westlake as Lienholder (UIC Certificate of Insurance or Endorsement Add-On from Admitted Carriers only-NO DEALER-PROCURRED OR ASSISTED BINDERS!)
6. Copy of Agreement to Furnish Insurance (Complete with Agent's Name, Phone Number and Policy Number)
7. Copy of Service Contract (if Applicable)
8. Copy of Credit Bureau Report
9. Copy of Westlake Buy Program (Showing "YES" / "YES")
10. Copy of Cosigner Agreement (if Applicable)
11. Copy of Spanish Translation Contract (if Applicable)
12. Copy of Report of Sale (ROS)
13. Copy of DMV Form 262 (Odometer Statement / Bill of Sale)
14. Copy of Smog-Pass Printout
15. Copy of Validated Registration (if Applicable; Westlake as Lienholder)
16. Copy of dealership cash receipt for down payment (signed by customer and dealer)

FIG. 8

9/23

496 →

Westlake Financial Services
Dealer Contract Checklist

Dealer_____

Today's Date_____

Customer_____

Contract Date_____

From Customer:

1. PROOF OF INCOME

Salaried Employees:

Current Paystub which shows YTD earnings. Paystub MUST be dated no more than 30 days prior to contract date. If no YTD, then must provide 4 consecutive paystubs. If no paystub, then provide letter from employer on company letterhead (company must be listed in phone book).

Self-Employed:

Last 3 months Bank Statements

2. PROOF OF HOUSING

Renter:

FULL information, including name, address and phone number, on the Property Owner or Manager where customer lives.

Owner:

Copy of most recent mortgage statement.

3. PROOF OF RESIDENCE

Mail addressed to customer at contract address, postmarked no more than 30 days prior to contract date. If this is a bill, please send a copy of the BILL, not the envelope.

4. PHONE BILL

Copy of ALL pages; bill dated no more than 30 days prior to contract date.

5. WESTLAKE REFERENCE SHEET

10 references in total, 4 direct family, 6 other.

6. DRIVER'S LICENSE

Must be current and valid in state issued. NO International/Foreign Licenses.

7. PROOF OF SOCIAL SECURITY NUMBER

Copy of Social Security Card or Printed Document showing SSN.

FIG. 9

10/23

498

Westlake Financial Services
Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS
OF LOCATION

Applicant Name _____

1. FATHER

Name _____
Address _____
City _____
Phone _____

2. MOTHER

Name _____
Address _____
City _____
Phone _____

3. OTHER GARAGING ADDRESS
(If different from address on credit
application)

Address _____
City _____
Phone _____

4. CONTACT INFO

Pager # _____
Cell # _____
Voice Mail _____
E-Mail _____

5. BROTHER/SISTER

Name _____
Address _____
City _____
Phone _____

6. BROTHER/SISTER

Name _____
Address _____
City _____
Phone _____

7. OTHER RELATIVE

Name _____
Address _____
City _____
Phone _____

8. OTHER RELATIVE

Name _____
Address _____
City _____
Phone _____

FIG. 10

11/23

500

Westlake Financial Services
Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS
OF LOCATION

9. FRIEND

Name _____
Address _____
City _____
Phone _____

10. FRIEND

Name _____
Address _____
City _____
Phone _____

11. FRIEND

Name _____
Address _____
City _____
Phone _____

12. FRIEND

Name _____
Address _____
City _____
Phone _____

13. FRIEND

Name _____
Address _____
City _____
Phone _____

14. LANDLORD

Name _____
Address _____
City _____
Phone _____

FIG. 11

12/23

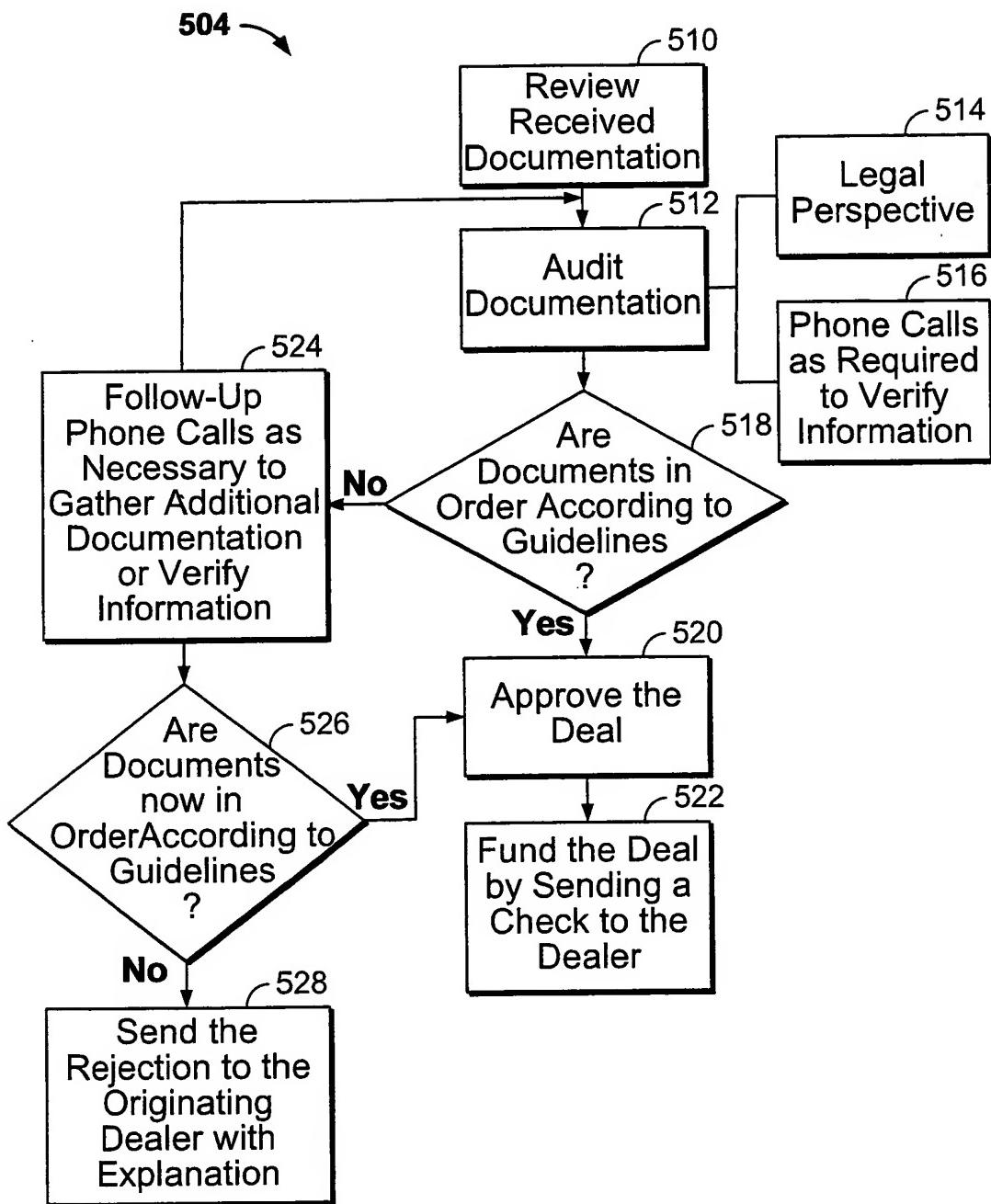


FIG. 12

13/23

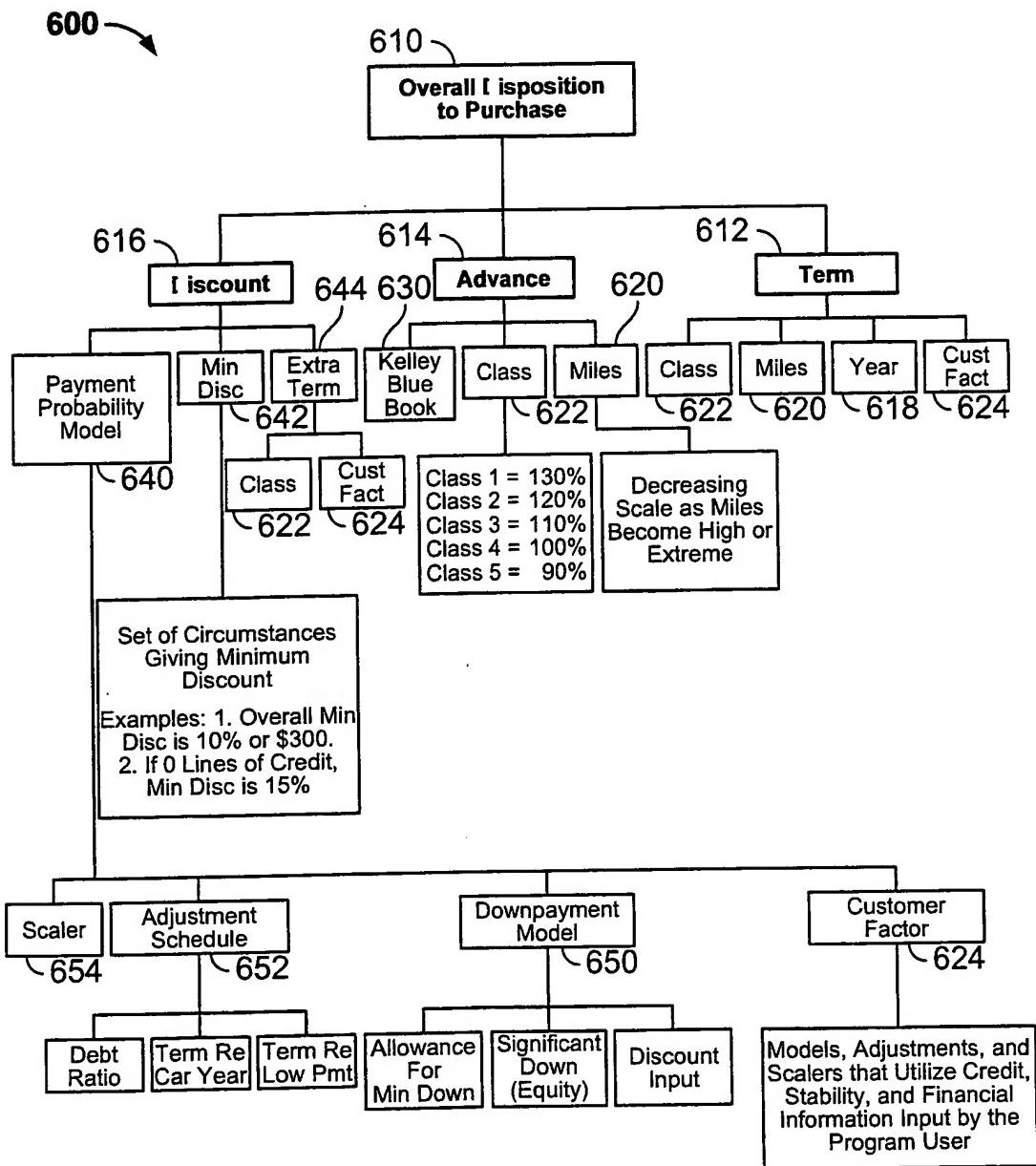


FIG. 13

14/23

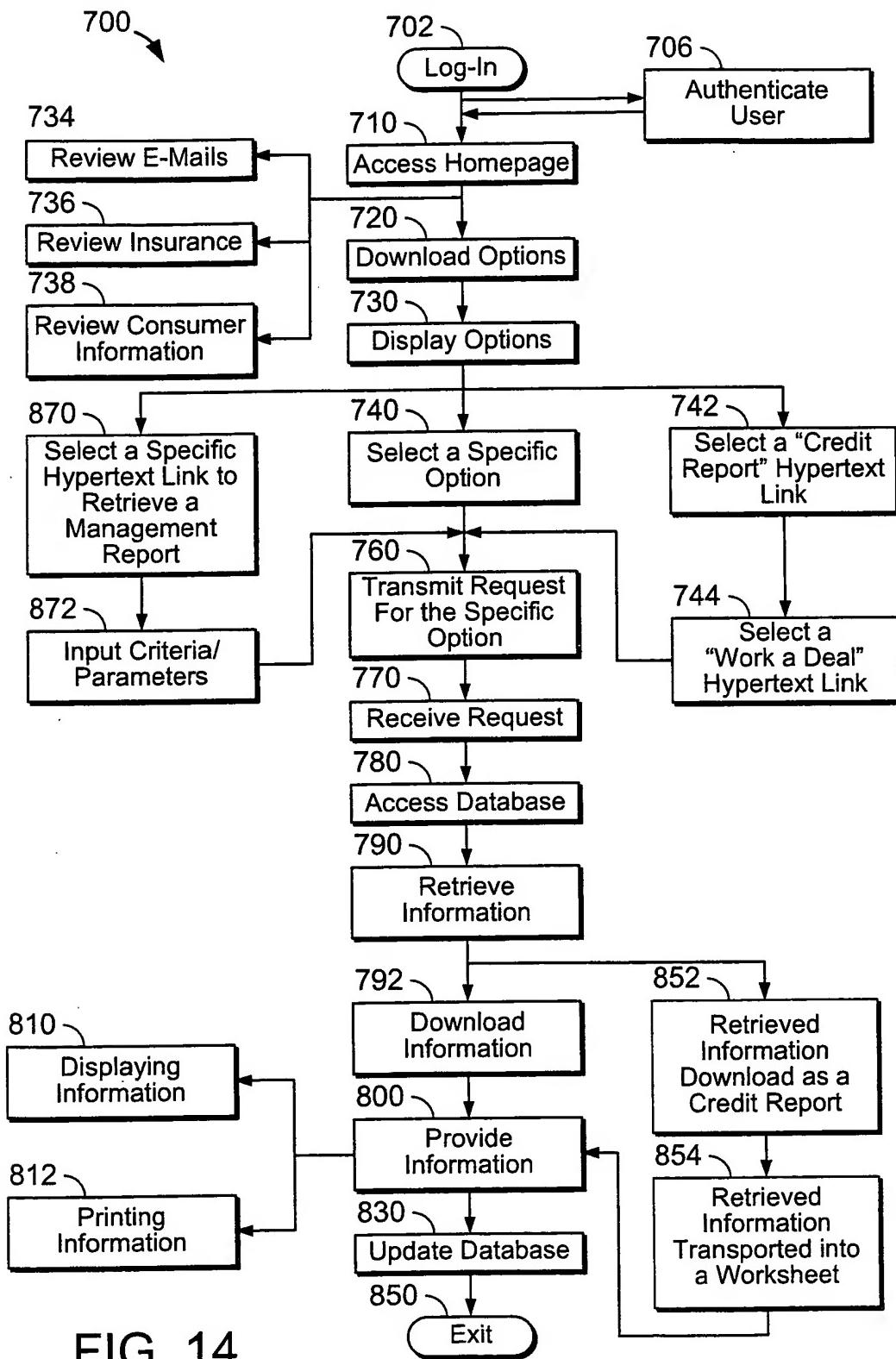
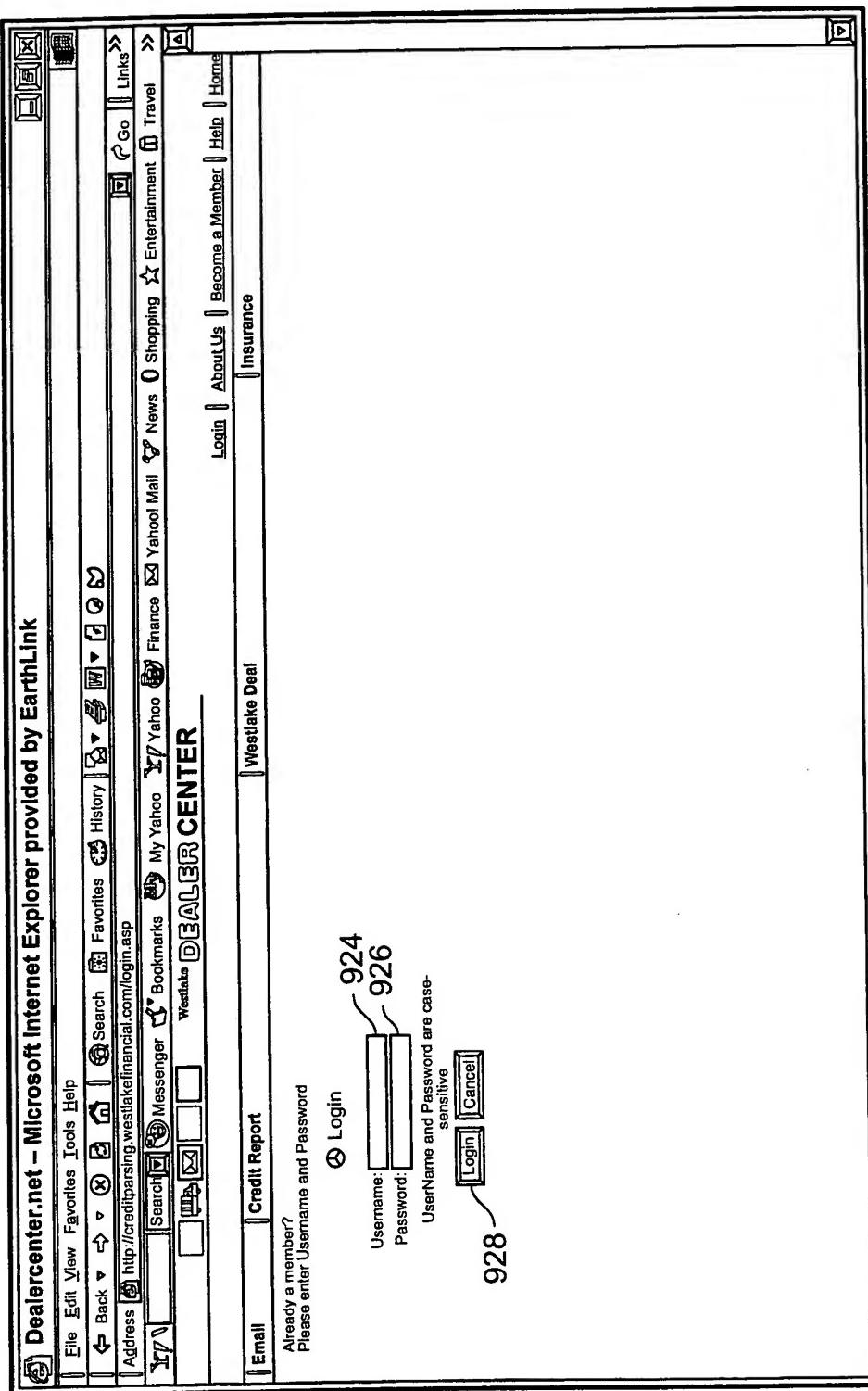


FIG. 14

**Amdt. I dated Apr. 07, 2005
Reply to Office action of Sept. 07, 2004
Replacement Sheet**

15/23



906

FIG. 15

16/23

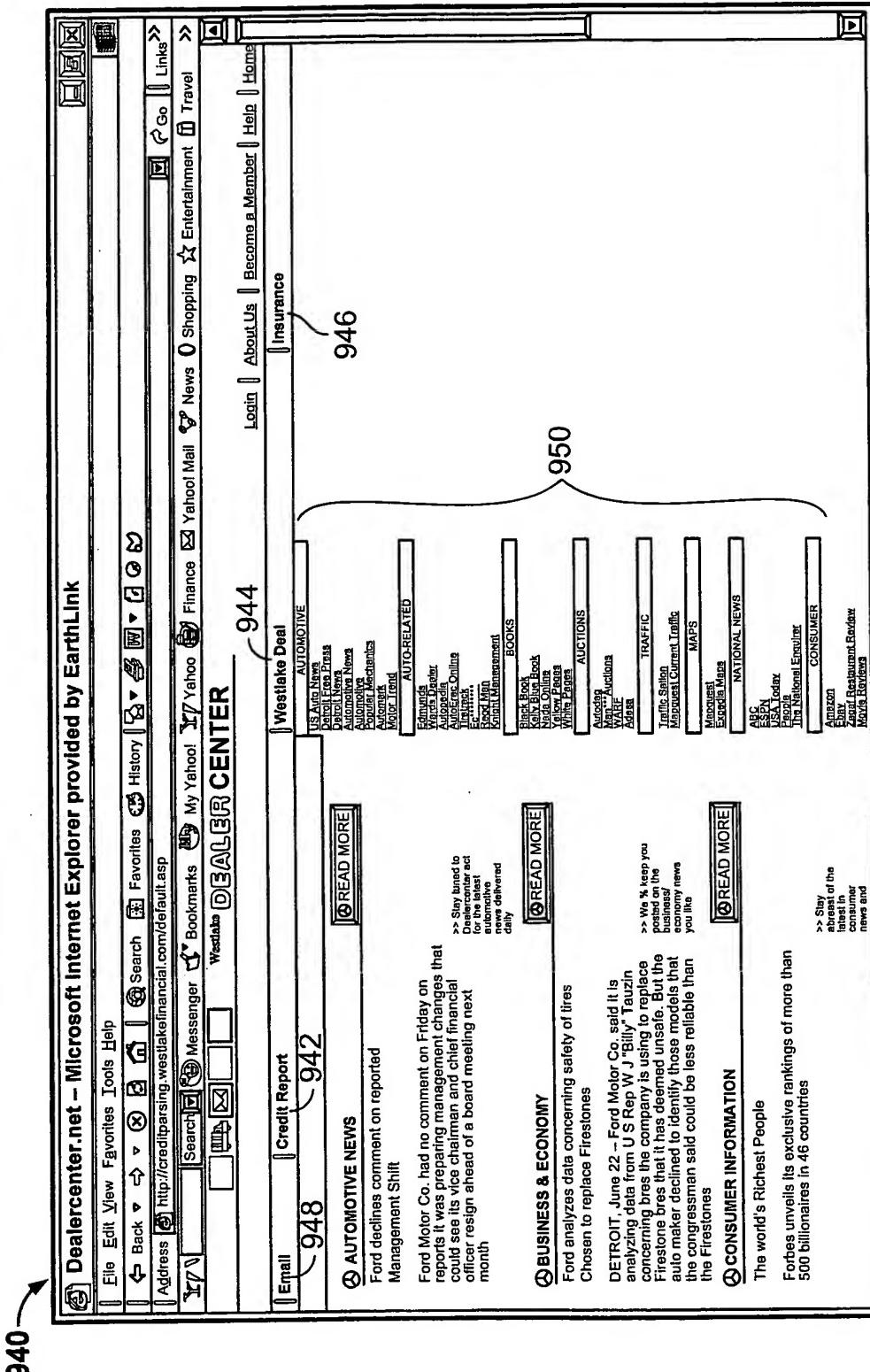


FIG. 16

17/23

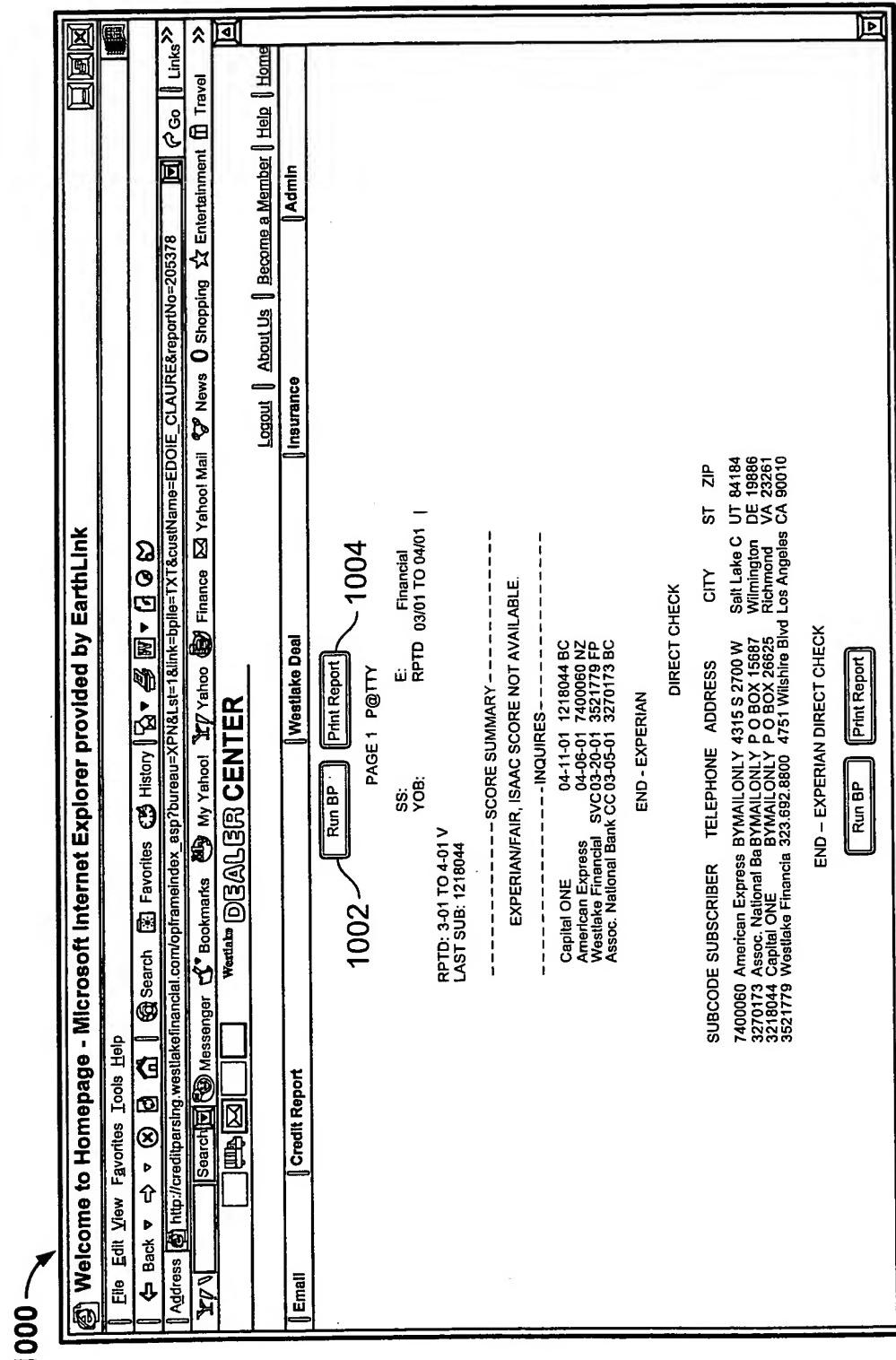


FIG. 17

18/23

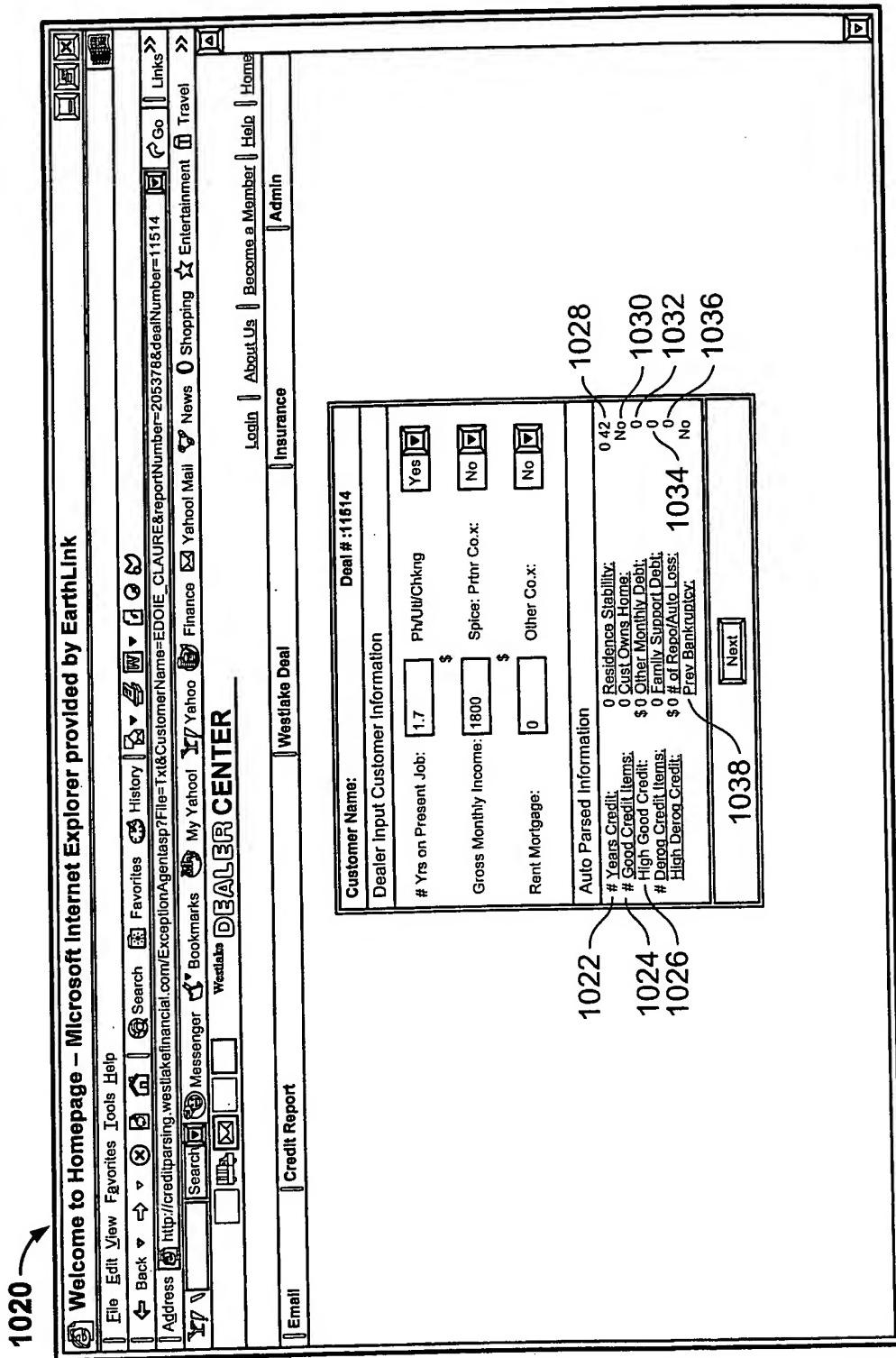


FIG. 18

19/23

FIG. 19

20/23

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink	
<input type="button" value="Email"/> <input type="button" value="Favorites"/> <input type="button" value="Tools"/> <input type="button" value="Help"/> <input type="button" value="Back"/> <input type="button" value="Forward"/> <input type="button" value="Stop"/> <input type="button" value="Search"/> <input type="button" value="Favorites"/> <input type="button" value="History"/> <input type="button" value="Print"/> <input type="button" value="Find"/> <input type="button" value="Links"/>	Address: <input type="text" value="http://creditparsing.westlakefinancial.com/opclassicsica_bpdealstruc.asp?repno=20537&cusName=EDOLE_CLAURE&msgagent=1"/> <input type="button" value="Go"/> <input type="button" value="Links"/>
<input type="button" value="Search"/> <input type="button" value="My Yahoo!"/> <input type="button" value="Yahoo!"/> <input type="button" value="Finance"/> <input type="button" value="Yahoo! Mail"/> <input type="button" value="News"/> <input type="button" value="Shopping"/> <input type="button" value="Entertainment"/> <input type="button" value="Travel"/>	Logout About Us Become a Member Help Home
<input type="button" value="Search"/> <input type="button" value="Messenger"/> <input type="button" value="Bookmarks"/> <input type="button" value="Westlake CENTER"/>	<input type="button" value="Customer Vehicle Information"/> <input type="button" value="Admin"/>
<input type="button" value="Credit Report"/>	<input type="button" value="Westlake Deal"/> <input type="button" value="Insurance"/>
Customer name: <input type="text" value="Deal # 11514"/>	<input type="button" value="1992"/> <input type="button" value="Model Year:"/> <input type="text" value="\$ 10"/> <input type="button" value="4950"/> <input type="button" value="Blue Book:"/> <input type="text" value="\$ 2825"/> <input type="button" value="117545"/> <input type="button" value="Mileage:"/> <input type="text" value="\$,393.00"/> <input type="button" value="4600"/> <input type="button" value="Cost:"/> <input type="text" value="8/4/2001"/> <input type="button" value="1"/> <input type="button" value="Class:"/> <input type="text" value="9/3/2001"/>
Price: <input type="text" value="\$ 6885"/> <input type="button" value="DOC:"/> <input type="text" value="\$ 23"/> License: <input type="text" value="\$ 0"/> <input type="button" value="Snog:"/> <input type="text" value="State Tax: 20"/> Warranty: <input type="text" value="\$ 0"/> <input type="button" value="Loan Date:"/> <input type="text" value="\$ 0.00"/> War Cost: <input type="checkbox"/> Date to 1st Pay: <input type="text" value="\$ 0.00"/> Insurance: <input type="checkbox"/> Front Gross: <input type="text" value="\$ 0"/> Trade Allowance: <input type="checkbox"/> Finance Charge: <input type="text" value="\$ 0"/> TradePayoff: <input type="checkbox"/> Amount Financed: <input type="text" value="\$ 1900"/> Cash Down: <input type="checkbox"/> \$278.60 MAX OK TO FIN: <input type="text" value="\$ 6,429.25"/> Payments: <input type="text" value="30"/> \$6,435.00	<input type="button" value="1102"/>
Cust Factor: <input type="text" value="1106"/> <input type="button" value="WestLake Discount:"/> <input type="text" value="1112"/> Dealer Gross: <input type="text" value="1108"/> <input type="button" value="8.9% WestLake Acquisition Fee:"/> <input type="text" value="1114"/> Net Check to Dealer: <input type="text" value="1110"/> <input type="button" value="\$600.00 APR:"/> <input type="text" value="1116"/>	<input type="button" value="1586 Structure OK:"/> <input type="text" value="1118"/> <input type="button" value="YES"/> <input type="button" value="100.00 Amount Financed OK:"/> <input type="text" value="1120"/> <input type="button" value="YES"/> 21.41%
<input type="button" value="Compute"/>	<input type="button" value="1096"/>
<input type="button" value="Save Deal"/>	<input type="button" value="1094"/>
<input type="button" value="Show Deal"/>	<input type="button" value="1098"/>
<input type="button" value="It's a deal!"/>	<input type="button" value="1092"/>

FIG. 20

21/23

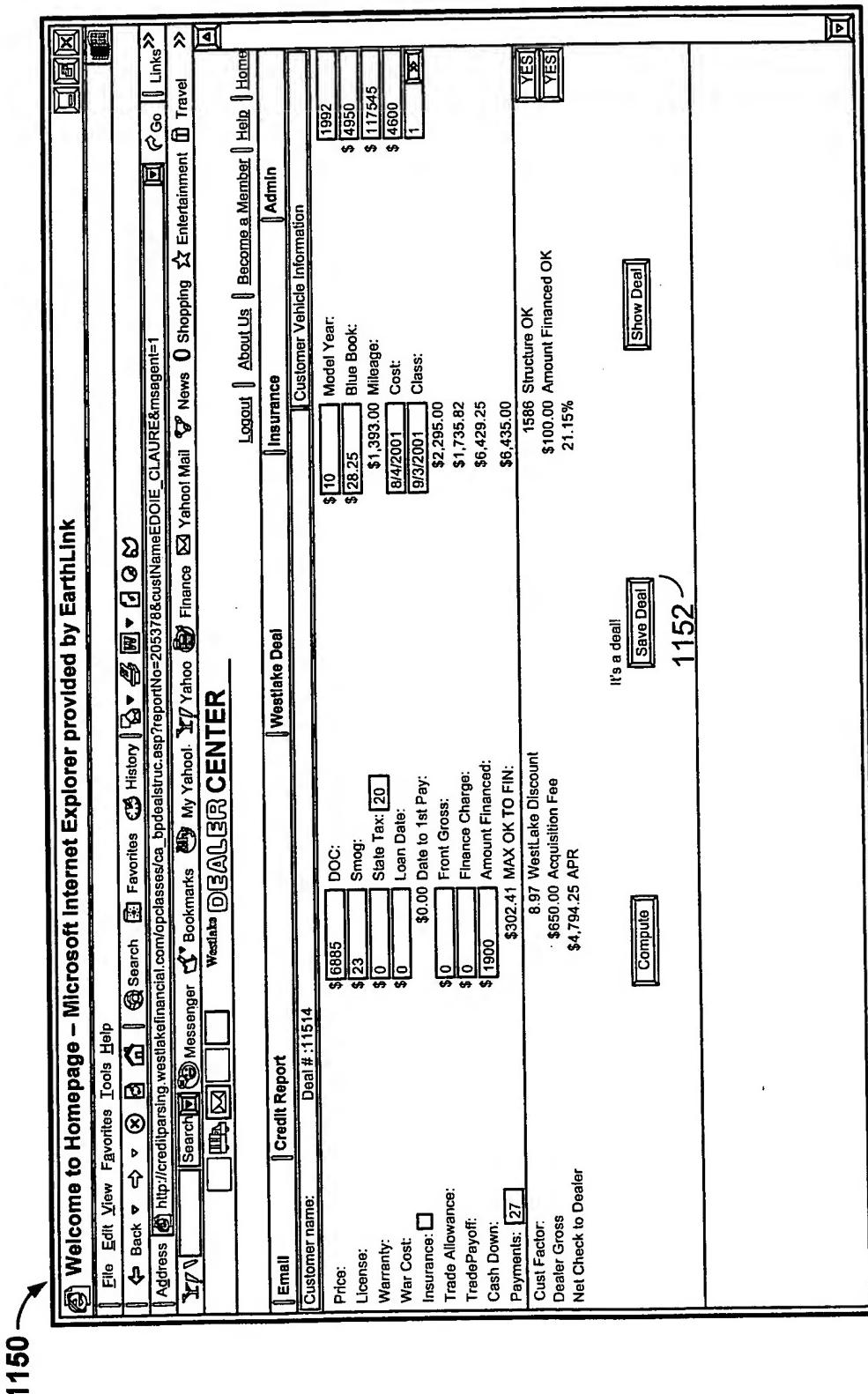


FIG. 21

22/23

1170 ↘

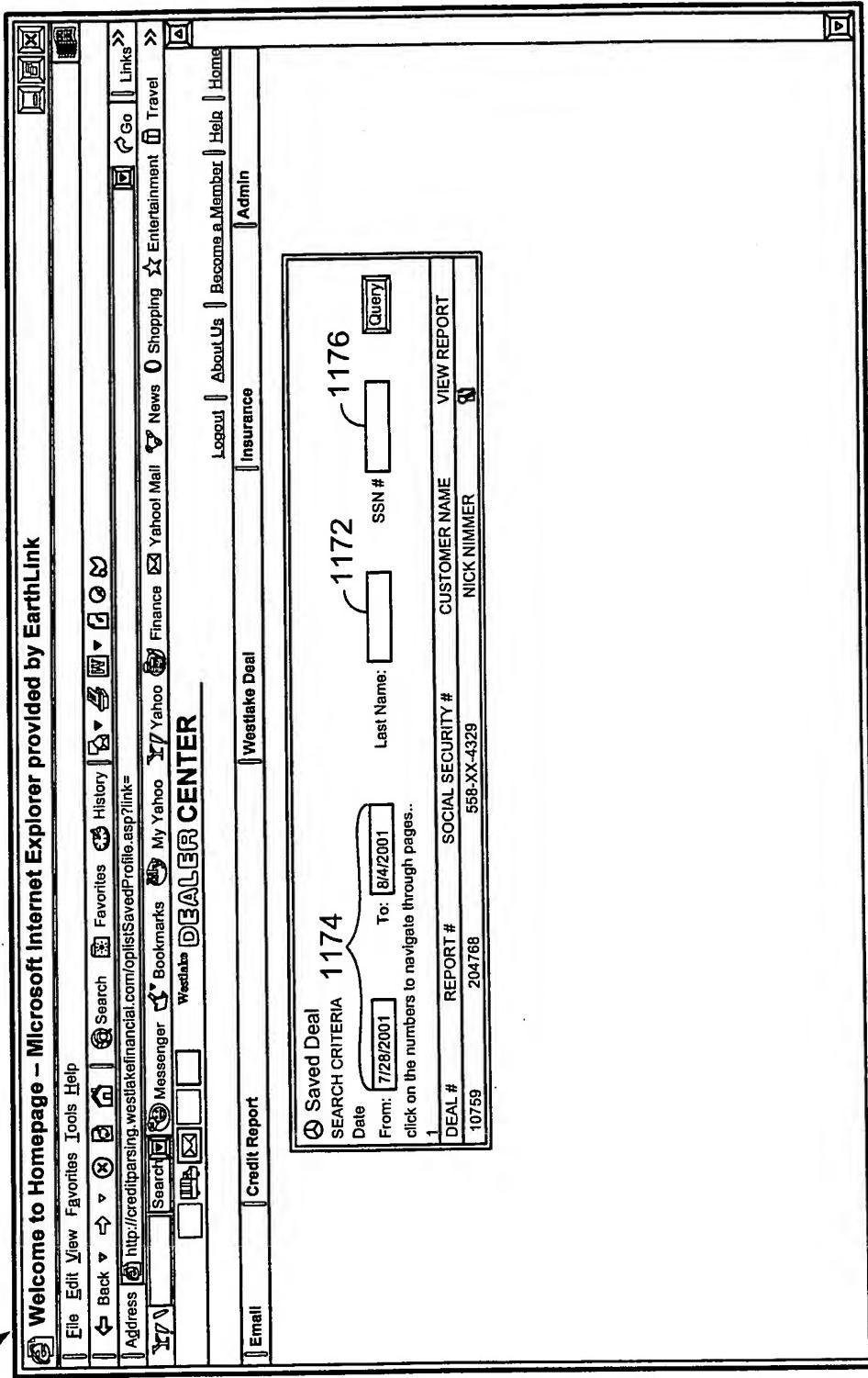


FIG. 22

23/23

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink	
File Edit View Favorites Tools Help Back Search Messenger Bookmarks My Yahoo! My Yahoo! Finance Shopping Entertainment Travel Home	
Logout About Us Become a Member Help Home Insurance Admin	
DEALER CENTER Westlake Deal Westlake Deal Print Deal	
1206	
1202	
1204	
Deal Sheet	
CUSTOMER NAME : NICK NIMM DEAL#140759 DEAL STRUCTURE Price \$6,750.00 Doc Fee \$10.00 License Fee \$23.00 Smog Fee \$20.00 Warrantee \$0.00 Sales Tax \$1,356.00 Tax Rate 20.00 Trade to First Pay \$129,2001 Loan Date 7/30/2001 Trade Allowance \$0.00 Trade Payoff \$0.00 Insurance \$0.00 Cash Down \$1,800.00 Premium \$275.91 Term 39 Finance Charge \$1,930.05 Front Gross \$2,150.00 Max.Amt to Fin \$6,455.00 Amount Financed \$6,387.25	
CREDIT INFORMATION	
Years Credit # Year on Present Bureau 5 Job Gross Monthly 17 # Good Credit 7 Income \$1,800.00 # High Good Credit \$66,950.00 Rent/Mortgage \$0.00 # Dmg Credit 8 Family Support \$0.00 # High Dmg Credit \$71,141.00 Other Monthly Debt \$175.00 Credit 1 Phil/Dr/Ckng In YES Loss NO Name Cust Owns Home NO # Prev Bankruptcy 0.5 Stability	
1208	
1210	
1212	
VEHICLE INFO	
Year 1992 Book Class Miles 117545 Cost \$4,600.00	
RESULT	
Customer Factor 1.74 Westlake Discount \$1,130.00 ACR 21.41% Dealer Gross \$920.00 Acquisition Fee \$500.00 Structure Ok YES Net Check To Dealer \$5,137.25 Amt Fin Ok YES	

FIG. 23